REMARKS

This application has been reviewed in light of the Office Action dated July 14, 2006. Paragraph [0025] of the specification has been amended to correct the designation of registered trademark symbol of Palm® Pilot. Paragraphs [0026] and [0031] have been amended to insert the registered trademark symbol of Palm® Pilot. Claims 1-7, 14-16, and 19-22 are presented for examination. Claims 1, 5, 14-16, 19, and 21, which are the independent claims, have been amended as discussed below. Support for the amendments to the claims can be found in the specification, for example, at paragraph 31. Dependent Claims 2, 3, 6, 7, 20 and 22 have been amended as to matters of form, in a manner not believed to narrow the scope of the claims. Favorable reconsideration is requested.

Claims 2, 6, 20, and 22 were rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. The Examiner alleged that the claims contain subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the art that the Applicants, at the time the application was filed, had possession of the claimed invention. Specifically, the Examiner stated that the recitation "handheld computing device and digital certificate" lacks support in the specification. Applicants bring to the Examiner's attention paragraphs 25 and 26 of the specification. Paragraph 25 provides an exemplary embodiment of the present invention as illustrated in Figure 1 which allows a user to select a minimum security level for authentication for its own login to a restricted service. Paragraph 25 continues by providing a general description of who the user may be (*e.g.*, a consumer, a merchant, etc.) and how the user may interact with the system. The last sentence of paragraph 25 states that "the

user may interact with the system via any input device such as a … handheld computer (e.g., Palm® Pilot), cellular phone and/or the like." (emphasis added).

Paragraph 26 of the specification provides that the system facilitates the user's selection of a method of authentication for access to the restricted service and that any method of authentication may be used. The last sentence of paragraph 26 provides examples of authentication methods which include, among other, Palm® Pilot and digital certificate. It is apparent that in order for the system to allow the authentication, the user must interact with the system using any input device listed in paragraph 25 including, among others, a handheld computer (*e.g.*, Palm® Pilot). It thus follows that an authentication method which involves a Palm® Pilot and digital certificate (as mentioned in paragraph 26) would use the Palm® Pilot as an input device to allow the user to interact with the system. It is clear from paragraph 25 that a Palm® Pilot is merely an example of a handheld computer. Therefore, one skilled in the art would recognize that any type of handheld computer could be used to perform the authentication.

In addition, the Examiner stated that "it is axiomatic that Applicant's recognition of one particular type of handheld computing device (i.e. "palm pilot") does not by itself provide disclosure for any handheld computing device as claimed." *See* Office Action of July 14, 2006, page 5, line 25 to page 6, line 1. Applicants respectfully traverse. The standard for determining compliance with the written description requirement is whether the description clearly allows persons of ordinary skill in the art to recognize that the Applicants invented what is claimed. In addition, the subject matter of the claim need not be described literally in order for the disclosure to satisfy the description requirement. Therefore, the standard is what one skilled in the art would recognize as the invention. As

discussed above, one skilled in the art would recognize that Palm® Pilot is given merely as an example of a handheld computer and that any type of handheld computer could be used by the user to interact with the system. Nothing in specification would lead one skilled in the art to believe that only a Palm® Pilot brand handheld computing device could be used in the present invention. There is no reason to believe that the present invention is limited to a Palm® Pilot based on the specification.[1]

Accordingly, Applicants respectfully request reconsideration and withdrawal of this rejection.

Claims 1, 2, 5, 6, 14-16, and 19-22 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,950,195 ("Stockwell").

Stockwell relates to a system and method for regulating the flow of internetwork connections through a firewall having a network protocol stack, which includes an Internet Protocol (IP) layer. A determination is made of the parameters characteristic of a connection request, including a net-element parameter characteristic of where the connection request came from (col. 3, line 18-24). A query is generated, and a determination is made as to whether there is a rule corresponding to that query. If there is such a rule, then a determination is made as to whether authentication is required by the rule (col. 3, line 24-30). If authentication is required, a list of allowed authentication methods that a user can choose from is provided (col. 6, line 16-22).

Stockwell does not teach or suggest a method for accessing a restricted service that includes the step of "presenting the registered method of authentication as the method of authentication for access to the restricted service, wherein the registered method

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[1] Should the Examiner repeat this rejection, he is respectfully requested to provide some rationale as to why one

of authentication is further presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent registration of the registered method, and wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service", as recited in Claim 1. Stockwell does not teach or suggest a method for accessing a restricted service that registers user-selected method authentication and presents the registered method of authentication as the method of authentication for access to the restricted service for that instant attempt <u>and for subsequent attempts without requiring the user to register the selected method again.</u> Rather, as discussed above, Stockwell merely provides a list of allowed authentication methods, from which the user chooses, <u>each time the user attempts to gain access</u> (col. 6, line 16-22). Thus, Stockwell does not teach or suggest each and every element set forth in Claim 1.

Accordingly, it is respectfully submitted that Claim 1 is patentable over Stockwell.

Independent Claims 5, 14-16, 19, and 21 recite features similar to those discussed above with respect to Claim 1 and therefore are also believed to be patentable over Stockwell for the reasons discussed above.

Claims 3 and 7 were rejected under 35 U.S.C. § 103(a) as being obvious over Stockwell in view of "Enabling and Configuring Authentication" (available at http://www.freshinvest.com/iis/htm/core/iiauths.htm or http://www.microsoft.com/ windows2000/en/server/iis/default.asp?url=/windows2000/en/server/iis/htm/core/ iiauths.htm).

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skilled in the art would think that the invention is limited to a Palm® Pilot brand handheld computing device.

Claims 3 and 7 depend from Claim 1, which for the reasons discussed above is believed to be patentable over Stockwell. The combination of Stockwell and "Enabling and Configuring Authentication" still would not teach or suggest "presenting the registered method of authentication as the method of authentication for access to the restricted service, wherein the registered method of authentication is further presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent registration of the registered method, and wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service," as recited in Claim 1. Consequently, the combination of Stockwell and "Enabling and Configuring Authentication", assuming such a combination would even be proper, does not teach or suggest all the features recited in Claims 3 and 7.

Accordingly, it is respectfully submitted that Claims 3 and 7 are patentable over Stockwell in view of "Enabling and Configuring Authentication".

The other claims in this application are each dependent from one or another of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, however, the individual reconsideration of the patentability of each on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,

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